

METHOD AND APPARATUS FOR PROMOTING USE OF A FINANCIAL PRODUCT

ABSTRACT OF THE DISCLOSURE

5 A system, method, apparatus, means, and computer program code for efficiently
promoting use of a financial product (e.g., credit card). According to embodiments of the
present invention, an entity may receive information regarding past responses by
recipients of one or more prior promotional communications. From this and other data
regarding the recipients, statistically significant variables can be determined that can be
10 used to indicate future responses by potential recipients of other promotional
communications and likelihood of obtaining a desired response from different groups of
recipients.